

# How can cash transfer programmes work for women and children?

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**There is now growing consensus** that gender- and child-sensitive design features can enhance the contribution of cash transfer programmes (CTPs) to gender equality and children's well-being. Yet there are no universally valid recommendations on how to make CTPs more gender- and child-sensitive. Every programme works within the constraints imposed by its own socio-cultural and institutional context. Nevertheless, the following considerations, drawn from international experience, should be taken into account for the different operational steps of CTPs:

## Gender and situational analysis: Needs and vulnerabilities –

Before implementing a CTP, a needs assessment and situational analysis should be conducted to better understand the realities in which children and women live, and to anticipate possible negative impacts of a programme. Such analysis is also key to assessing whether a proposed programme is appropriate in a given context, considering the economy and institutional capacity alongside social factors.

**Targeting** – The ultimate goal of child-sensitive social protection is the achievement of universal social protection floors, emphasising the need to work towards universal child allowances. In contexts of fiscal or other constraints, poverty targeting needs to be based on sound and reliable data. When community targeting is chosen, selection committees need to be as unbiased and diverse as possible. Whichever method is chosen, greater efforts should be made to reduce exclusion errors than to reduce inclusion errors. Attention also needs to be paid so that programme participation does not lead to stigmatisation.

**Registration and enrolment** – It is important that the language used to address potential beneficiaries is gender- and context-sensitive. Local (women's) organisations can assist in identifying and reaching out to potential beneficiaries. For enrolment, biometric identification, smart cards or photo identification provide an alternative to traditional documentation, in particular for people whose location often changes and who possess no civil identification.

**Benefit recipient** – The preference for transferring the money to women is generally based on the assumption that they are the primary caregivers and that they will spend the money in a more 'family-responsive' way. However, these assumptions are associated with gender essentialisms which equate parenthood with motherhood. Moreover, findings comparing women's and men's spending patterns remain mixed. One way in which to deal with this issue is to decouple the choice of benefit recipient from their sex, directing it to the 'main caregiver' instead of 'mother', for instance.

**Benefit level** – Research has shown that the impact of a programme increases with the value of the transfer. The benefit should be regularly adjusted, reflecting changing and regionally varying living costs.

When indicators of interest, such as school enrolment, point to gender disparities, additional benefits can be considered for girls.

**Payment modalities and delivery mechanisms** – To increase the impact of CTPs, it is important that payments are predictable and regular. Furthermore, longer benefit duration is more likely to improve human development indicators. Whichever payment method is chosen, good coverage and availability of pick-up points close to recipients' homes need to be ensured. Methods that do not require long queuing are preferred, to reduce potential stigmatisation and women's time poverty.

## Conditionalities, co-responsibilities and sensitisation campaigns –

As there is no final consensus on whether they are really necessary to achieve a programme's objectives, the use of conditionalities remains highly debated. In addition, critics stress that conditionalities reinforce traditional gender roles and add to women's time poverty, considering that women are usually in charge of complying with them. For these and other reasons, many countries have started implementing 'soft conditionalities' instead. Sensitisation campaigns can further help achieve behavioural change.

**Related care and referral services** – The 'cash plus' approach addresses the need to complement CTPs with additional services to achieve long-term changes in human capital building and economic and social empowerment. The 'plus' can include, among others, psychosocial support and linkages to social services and training. Single registries help to facilitate the referral of beneficiaries to complementary services and programmes.

**Beneficiary participation, audit and social accountability** – To ensure that a programme takes beneficiaries' views into account, it is crucial to include women and children right from the start of programme design. Moreover, to enable citizens to complain about unjustified exclusion, poor quality or unfair treatment, it is key that programmes have comprehensive and culturally acceptable grievance mechanisms.

**Monitoring and evaluation** – For any monitoring and evaluation approach, it is important to collect gender- and age-disaggregated data. If possible, a programme's impact on empowerment, access to services and child welfare, including health, nutrition and education, should be assessed. It is, therefore, key to combine quantitative and qualitative approaches. Whichever research method is chosen, it needs to be ensured that it complies with ethical principles.

## Reference:

Bilo, Charlotte, and Anne Esser. 2018. "How can cash transfer programmes work for women and children? A review of gender- and child-sensitive design features." IPC-IG Working Paper, No. 178. Brasilia: International Policy Centre for Inclusive Growth.